

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last Revised August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

IN RE:

Case No. **3:20-bk-22489**

Judge _____

GOMEZ, RICARDO & GOMEZ, LIDIA E.

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: **JUNE 7, 2021**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: **EH**

Initial Debtor: **RG**

Initial Co-Debtor: **LEG**

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$**1,214.00** per **month** to the Chapter 13 Trustee, starting on **5/1/2021** for approximately **54** months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
☐ Sale of real property
 Description:
 Proposed date for completion: _____
☐ Refinance of real property
 Description:
 Proposed date for completion: _____
☒ Loan modification with respect to mortgage encumbering property
 Description: **66 Texas Rd Monroe, NJ 08831-9655**
 Proposed date for completion: **6 Months After Confirmation**
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ **None** to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ **1,511.00** to be paid directly by the debtor(s) outside the Plan, pre-confirmation to **Veterans United Home Loans** (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor | Type of Priority | Amount to be Paid |
|--|------------------|-------------------|
| INTERNAL REVENUE SERVICES | Taxes | 26,392.25 |
| NEW JERSEY DIVISION OF TAXATION | Taxes | 6,983.15 |

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|-------------|------------------|--------------|-------------------|
| None | | | |

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: [X]NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|-------------|----------------------------|-----------|----------------------------|---|--|
| None | | | | | |

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: [X] NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|---|---|-------------------|----------------------------|---|--|
| NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING | RENTAL PROPERTY 57 FORREST AVE, SAYREVILLE, NJ 08872 | \$5,650 74 | 0 | \$5,650 74 | As Agreed |

c. Secured claims excluded from 11 U.S.C. 506: [X] NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
| None | | | | |

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [X] NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to be Paid |
|-------------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
| None | | | | | | | |

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|----------|------------------------------|---------------------------------|--------------------------|
| None | | | |

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

- **GM FINANCIAL**

g. Secured Claims to Be Paid in Full Through the Plan ☒ NONE

| Creditor | Collateral | Total Amount to be Paid through the Plan |
|----------|------------|--|
| None | | |

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

___ Not less than \$ _____ to be distributed *pro rata*

___ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately Classified Unsecured Claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
| None | | | |

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|--------------------------------|-----------------------------|---|---------------------|-----------------------|
| ACURA FINANCIAL SERVICE | 0.00 | 2018 ACURA MDX REGULAR PAYMENT \$525 MONTHLY | Assume | 525.00 |

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [] NONE

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|-------------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
| None | | | | | | | |

b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Total Amount of Lien to be Reclassified |
|-------------|------------|----------------|------------------------|----------------|--|---|
| None | | | | | | |

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|-------------|------------|----------------|------------------------|-----------------------------|--|
| None | | | | | |

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) **Trustee Commissions**
- 2) **Other Administrative Claims**

- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-petition claims The Standing Trustee [] is, [X] is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification [] NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 1/29/2021

| | |
|--|--|
| Explain below why the Plan is being modified. | Explain below how the Plan is being modified. |
| RESIDENTIAL PROPERTY LOAN MODIFICATION | RESIDENTIAL PROPERTY LOAN MODIFICATION |

Are Schedules I and J being filed simultaneously with this Modified Plan? [] Yes [X] No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

[] NONE
[X] Explain here:

- Upon confirmation of the plan, property of the estate will remain property of the debtor and possession of property of the estate shall remain with the debtor. The chapter 13 trustee shall have no responsibility regarding the use or maintenance of property of the estate. The debtor is responsible for protecting the estate from any liability resulting from operation of a business by the debtor. Nothing in the plan is intended to waive or affect adversely any rights of the debtor, the trustee, or party with respect to any causes of action owned by the debtor.

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: June 7, 2021

/s/ RICARDO GOMEZ

Debtor

Date: June 7, 2021

/s/ LIDIA E. GOMEZ

Joint Debtor

Date: **June 7, 2021**

/s/ Edward Hanratty
Attorney for the Debtor(s)

In re:
Ricardo Gomez
Lidia E. Gomez
Debtors

Case No. 20-22489-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 10, 2021

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 59

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2021:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db/jdb | Ricardo Gomez, Lidia E. Gomez, 66 Texas Rd, Monroe, NJ 08831-9655 |
| 519016159 | ACURA FINANCIAL SERVICE, PO Box 65507, Wilmington, DE 19808-0507 |
| 519016161 | ++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, AMERICAN HONDA FINANCE, 201 Little Falls Dr, Wilmington, DE 19808-1674 |
| 519016162 | AMEX DEPARTMENT STORES N, PO Box 8218, Mason, OH 45040-8218 |
| 519016163 | AMEX/DSNB, 9111 Duke Blvd, Mason, OH 45040-8999 |
| 519064596 | + Cenlar, FSB, Attention: BK Department, 425 Phillips Blvd, Ewing, NJ 08618-1430 |
| 519016179 | EQUIFAX, Equifax Disclosure Department, PO Box 740241, Atlanta, GA 30374-0241 |
| 519016180 | Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037 |
| 519016181 | FIRSTMARK/SLF V - 2015, 121 S 13th St Ste 201, Lincoln, NE 68508-1911 |
| 519027256 | + GS2 Grantor Trust 2016-A, Firstmark Services, PO Box 82522, Lincoln, NE 68501-2522 |
| 519016189 | NEW JERSEY DIVISION OF TAXATION, 50 Barrack St Fl 9, Trenton, NJ 08608-2006 |
| 519016190 | NEWREZ C/O PHH MORTGAGE SERVICES, PO Box 5452, Mount Laurel, NJ 08054-5452 |
| 519076213 | NewRez LLC DBA Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826 |
| 519016191 | SALLIE MAE BANK INC, PO Box 3229, Wilmington, DE 19804-0229 |
| 519016193 | SLC STUDENT LOAN TRUST, PO Box 15316, Wilmington, DE 19850-5316 |
| 519070733 | ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245 |
| 519016198 | TransUnion, TransUnion Consumer Solutions,, PO Box 2000, Chester, PA 19016-2000 |
| 519016199 | USAA SAVINGS BANK, PO BOX 47504, San Antonio, TX 78201 |

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jun 10 2021 21:08:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreregion03.ne.ecf@usdoj.gov | Jun 10 2021 21:08:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 519016160 | Email/Text: backoffice@affirm.com | Jun 10 2021 21:09:00 | AFFIRM INC, 650 California St Fl 12, San Francisco, CA 94108-2716 |
| 519018523 | Email/Text: ebnbankruptcy@ahm.honda.com | Jun 10 2021 21:08:00 | American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088 |
| 519023810 | Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Jun 10 2021 21:08:00 | AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096 |
| 519016164 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 10 2021 21:04:36 | BEST BUY/CBNA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 519016165 | Email/PDF: AIS.cocard.ebn@americaninfosource.com | Jun 10 2021 21:05:05 | CAPITAL ONE BANK USA N, 15000 Capital One Dr, Richmond, VA 23238-1119 |

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Total Noticed: 59

| | | | |
|-----------|--|----------------------|---|
| 519016167 | Email/Text: clientservices@credit-control.com | Jun 10 2021 21:08:00 | CENTRAL LOAN ADMIN & R, 425 Phillips Blvd, Ewing, NJ 08618-1430 |
| 519016166 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 10 2021 21:03:28 | CBNA, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032 |
| 519016168 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 10 2021 21:04:36 | CITIBANK N A, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 519016169 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 10 2021 21:04:36 | CITICARDS CBNA, PO Box 6241, Sioux Falls, SD 57117-6241 |
| 519016170 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jun 10 2021 21:08:00 | COMENITY BANK/TREK, PO Box 182789, Columbus, OH 43218-2789 |
| 519016171 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jun 10 2021 21:08:00 | COMENITYBANK/NY&CO, PO Box 182789, Columbus, OH 43218-2789 |
| 519016172 | Email/PDF: pa_dc_ed@navient.com | Jun 10 2021 21:04:35 | DEPT OF ED/NAVIENT, PO Box 9635, Wilkes Barre, PA 18773-9635 |
| 519016173 | Email/Text: electronicbkydocs@nelnet.net | Jun 10 2021 21:08:00 | DEPT OF EDUCATION/NELN, 121 S 13th St, Lincoln, NE 68508-1904 |
| 519016174 | Email/Text: DMCCO.VBASPL@va.gov | Jun 10 2021 21:09:00 | DEPT OF VETERANS AFFAI, PO Box 11930, Saint Paul, MN 55111-0930 |
| 519016175 | Email/Text: bankruptcynotices@devry.edu | Jun 10 2021 21:09:00 | DEVRY UNIVERSITY INC, 1200 E Diehl Rd, Naperville, IL 60563-9347 |
| 519016176 | Email/Text: mrdiscen@discover.com | Jun 10 2021 21:07:00 | DISCOVER FIN SVCS LLC, PO Box 15316, Wilmington, DE 19850-5316 |
| 519016177 | Email/Text: mrdiscen@discover.com | Jun 10 2021 21:07:00 | DISCOVER FINANCIAL SER, PO Box 30954, Salt Lake City, UT 84130-0954 |
| 519016178 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 10 2021 21:05:06 | DSNB/MACYS, PO BOX 8218, Mason, OH 45040 |
| 519016186 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 10 2021 21:03:28 | MACYS/DSNB, PO Box 8218, Mason, OH 45040-8218 |
| 519023366 | Email/Text: mrdiscen@discover.com | Jun 10 2021 21:07:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 519025411 | + Email/Text: DSLBKYP@discover.com | Jun 10 2021 21:09:00 | Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925 |
| 519016182 | Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Jun 10 2021 21:08:00 | GM FINANCIAL, PO Box 181145, Arlington, TX 76096-1145 |
| 519016183 | Email/Text: sbse.cio.bnc.mail@irs.gov | Jun 10 2021 21:07:00 | INTERNAL REVENUE SERVICES, PO Box 7346, Philadelphia, PA 19101-7346 |
| 519016184 | Email/PDF: ais.chase.ebn@americaninfosource.com | Jun 10 2021 21:05:04 | JPMCB CARD, PO Box 15369, Wilmington, DE 19850-5369 |
| 519016185 | Email/Text: PBNCNotifications@peritussservices.com | Jun 10 2021 21:07:00 | KOHL/CAPONE, N56 RIDGEWOOD DR, Menomonee Falls, WI 53051 |
| 519016187 | + Email/PDF: pa_dc_claims@navient.com | Jun 10 2021 21:03:27 | NAVIENT, 123 S Justison St, Wilmington, DE 19801-5363 |
| 519016188 | Email/Text: ext_ebn_inbox@navyfederal.org | Jun 10 2021 21:09:14 | NAVY FEDERAL CR UNION, PO Box 3700, Merrifield, VA 22119-3700 |
| 519020649 | + Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | Jun 10 2021 21:07:00 | Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961 |
| 519066821 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jun 10 2021 21:05:06 | Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541 |
| 519064857 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jun 10 2021 21:04:35 | Portfolio Recovery Associates, LLC, c/o The |

District/off: 0312-3

User: admin

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Total Noticed: 59

| | | | |
|-----------|---|----------------------|--|
| 519016192 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 10 2021 21:04:36 | Home Depot, POB 41067, Norfolk VA 23541 SEARS/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283 |
| 519016194 | Email/PDF: gecsedl@recoverycorp.com | Jun 10 2021 21:03:16 | SYNCB/AMAZON, PO Box 965015, Orlando, FL 32896-5015 |
| 519016195 | Email/PDF: gecsedl@recoverycorp.com | Jun 10 2021 21:03:16 | SYNCB/ASHLEY HOMESTORE, 950 Forrer Blvd, Kettering, OH 45420-1469 |
| 519016196 | Email/PDF: gecsedl@recoverycorp.com | Jun 10 2021 21:04:24 | SYNCB/CARE CREDIT, 950 Forrer Blvd, Kettering, OH 45420-1469 |
| 519066220 | Email/Text: ebn_bkrt_forms@salliemae.com | Jun 10 2021 21:09:00 | Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319 |
| 519076760 | + Email/PDF: gecsedl@recoverycorp.com | Jun 10 2021 21:04:24 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 519017860 | + Email/PDF: gecsedl@recoverycorp.com | Jun 10 2021 21:03:17 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 519016197 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 10 2021 21:03:27 | THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497 |
| 519068407 | + Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM | Jun 10 2021 21:03:35 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 519017220 | | Lidia Gomez |
| 519049218 | *P++ | AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096 |

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2021 at the address(es) listed below:

| Name | Email Address |
|------------------|-----------------------|
| Albert Russo | docs@russotrustee.com |
| Denise E. Carlon | |

District/off: 0312-3

User: admin

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Form ID: pdf901

Total Noticed: 59

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com
bkgroup@kmlawgroup.com

Edward Hanratty

on behalf of Debtor Ricardo Gomez thanratty@centralnewjerseybankruptcylawyer.com
aaguirre@centralnewjerseybankruptcylawyer.com

Edward Hanratty

on behalf of Joint Debtor Lidia E. Gomez thanratty@centralnewjerseybankruptcylawyer.com
aaguirre@centralnewjerseybankruptcylawyer.com

John M. Kolesnik

on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company
nj.bkecf@fedphe.com

Kristen Peters Watson

on behalf of Creditor Discover Student Loans kwatson@burr.com jcarlin@burr.com;sfoshee@burr.com

Laura M. Egerman

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkyecf@rasflaw.com
bkyecf@rasflaw.com;legerman@rasnj.com

Lauren Moyer

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TOTAL: 9